

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KAREN M FRAZIER

Debtor(s)

Case No. 14-42762

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/26/2014.
- 2) The plan was confirmed on 03/17/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/22/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/12/2016.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,780.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$1,780.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,534.25
Court Costs	\$0.00
Trustee Expenses & Compensation	\$78.86
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,613.11

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Unsecured	3,902.00	NA	NA	0.00	0.00
AFLAC	Unsecured	1,763.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	811.00	673.36	673.36	0.00	0.00
ARROW FINANCIAL SERVICES LLC	Unsecured	2,121.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	817.33	817.33	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	189.49	189.49	0.00	0.00
BANK OF AMERICA	Unsecured	300.00	NA	NA	0.00	0.00
BARNES AUTO GROUP	Unsecured	6,116.00	NA	NA	0.00	0.00
CHARTER ONE	Unsecured	438.00	NA	NA	0.00	0.00
CHICAGO AUTO MAN	Secured	2,200.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	15,000.00	12,008.30	12,008.30	0.00	0.00
CITY POUND	Unsecured	1,800.00	NA	NA	0.00	0.00
COMCAST	Unsecured	0.00	NA	NA	0.00	0.00
COOK COUNTY & HEALTH HOSPITAL	Unsecured	500.00	NA	NA	0.00	0.00
COOK COUNTY DEPT OF REVENUE	Priority	55.00	NA	NA	0.00	0.00
East Lake Management	Unsecured	2,525.00	NA	NA	0.00	0.00
ECMC	Unsecured	0.00	NA	NA	0.00	0.00
ECMC	Unsecured	10,000.00	11,143.50	11,143.50	0.00	0.00
FIFTH THIRD BANK	Unsecured	17,891.00	28,484.17	28,484.17	0.00	0.00
FIRST CASH ADVANCE	Unsecured	950.00	NA	NA	0.00	0.00
FIRST PREIMER BANK	Unsecured	438.00	NA	NA	0.00	0.00
GEORGIA UNITED CREDIT	Unsecured	355.00	NA	NA	0.00	0.00
GEORGIA UNITED CREDIT UNION	Unsecured	250.00	605.58	605.58	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	1,296.00	1,296.60	1,296.60	0.00	0.00
HARVARD COLLECTION SERVICE	Unsecured	4,175.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	2,799.00	3,400.00	3,400.00	0.00	0.00
IL DEPT OF REVENUE	Unsecured	598.00	1,224.36	1,224.36	0.00	0.00
IL DEPT OF REVENUE	Priority	211.00	303.17	303.17	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	245.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	115.00	NA	NA	0.00	0.00
JH STROGER HOSPITAL OF COOK	Unsecured	115.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MARCOS E MUNOZ	Unsecured	4,250.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,206.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	562.00	772.67	772.67	0.00	0.00
MONEY MUTUAL	Unsecured	400.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	1,565.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	617.00	617.01	617.01	0.00	0.00
RAVDEL FLORES	Secured	200.00	NA	200.00	165.54	1.35
SPRINT NEXTEL	Unsecured	1,050.00	1,050.82	1,050.82	0.00	0.00
SUN CASH	Unsecured	500.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	988.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	43.00	NA	NA	0.00	0.00
TD AUTO FINANCE	Unsecured	14,478.00	NA	NA	0.00	0.00
TD AUTO FINANCE LLC	Unsecured	22,647.00	25,450.96	25,450.96	0.00	0.00
VERIZON WIRELESS	Unsecured	346.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$200.00	\$165.54	\$1.35
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$200.00	\$165.54	\$1.35
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$303.17	\$0.00	\$0.00
TOTAL PRIORITY:	\$303.17	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$87,734.15	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,613.11</u>	
Disbursements to Creditors	<u>\$166.89</u>	
TOTAL DISBURSEMENTS :		<u>\$1,780.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/03/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.